

<i>SERFF Tracking Number:</i>	<i>AAAL-126602953</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>AAA Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>45531</i>
<i>Company Tracking Number:</i>	<i>GIWL RATES - 2010</i>		
<i>TOI:</i>	<i>L07I Individual Life - Whole</i>	<i>Sub-TOI:</i>	<i>L07I.201 Early Duration Reduced Benefit - Level Premium - Any Policy Design</i>
<i>Product Name:</i>	<i>GIWL 2010 Rate Filing</i>		
<i>Project Name/Number:</i>	<i>GIWL 2010 Rate Filing/GIWL 2010 Rate Filing</i>		

## Filing at a Glance

Company: AAA Life Insurance Company

Product Name: GIWL 2010 Rate Filing

TOI: L07I Individual Life - Whole

Sub-TOI: L07I.201 Early Duration Reduced Benefit - Level Premium - Any Policy Design  
Filing Type: Form

SERFF Tr Num: AAAL-126602953 State: Arkansas

SERFF Status: Closed-Filed-Closed  
State Tr Num: 45531

Co Tr Num: GIWL RATES - 2010 State Status: Filed-Closed

Author: Barbara Hassell

Date Submitted: 04/27/2010

Reviewer(s): Linda Bird

Disposition Date: 04/28/2010

Disposition Status: Filed-Closed

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

## General Information

Project Name: GIWL 2010 Rate Filing

Project Number: GIWL 2010 Rate Filing

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 04/28/2010

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments: We are exempt from filing in our domiciliary state of Michigan.

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 04/28/2010

Created By: Barbara Hassell

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Barbara Hassell

Filing Description:

Please refer to our cover letter for a complete filing description.

## Company and Contact

### Filing Contact Information

Barbara Hassell, Product Compliance Analyst [bhassell@aaalife.com](mailto:bhassell@aaalife.com)

17900 N. Laurel Park Drive

800-624-1662 [Phone] 2942 [Ext]

SERFF Tracking Number: AAAL-126602953 State: Arkansas  
 Filing Company: AAA Life Insurance Company State Tracking Number: 45531  
 Company Tracking Number: GIWL RATES - 2010  
 TOI: L071 Individual Life - Whole Sub-TOI: L071.201 Early Duration Reduced Benefit - Level  
 Premium - Any Policy Design

Product Name: GIWL 2010 Rate Filing  
 Project Name/Number: GIWL 2010 Rate Filing/GIWL 2010 Rate Filing

Livonia, MI 48152-3985 734-805-6282 [FAX]

### Filing Company Information

AAA Life Insurance Company CoCode: 71854 State of Domicile: Michigan  
 17900 N. Laurel Park Drive Group Code: -99 Company Type:  
 Livonia, MI 48152-3985 Group Name: State ID Number:  
 (800) 624-1662 ext. 2942[Phone] FEIN Number: 52-0891929

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### Filing Fees

Fee Required? Yes  
 Fee Amount: \$50.00  
 Retaliatory? No  
 Fee Explanation: 1 rate filing x \$50.00  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
AAA Life Insurance Company	\$50.00	04/27/2010	35997241

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<i>Company Tracking Number:</i>	<i>GIWL RATES - 2010</i>		
<i>TOI:</i>	<i>L071 Individual Life - Whole</i>	<i>Sub-TOI:</i>	<i>L071.201 Early Duration Reduced Benefit - Level Premium - Any Policy Design</i>
<i>Product Name:</i>	<i>GIWL 2010 Rate Filing</i>		
<i>Project Name/Number:</i>	<i>GIWL 2010 Rate Filing/GIWL 2010 Rate Filing</i>		

## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Filed-Closed	Linda Bird	04/28/2010	04/28/2010

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<i>TOI:</i>	<i>L071 Individual Life - Whole</i>	<i>Sub-TOI:</i>	<i>L071.201 Early Duration Reduced Benefit - Level Premium - Any Policy Design</i>
<i>Product Name:</i>	<i>GIWL 2010 Rate Filing</i>		
<i>Project Name/Number:</i>	<i>GIWL 2010 Rate Filing/GIWL 2010 Rate Filing</i>		

## Disposition

Disposition Date: 04/28/2010

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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<i>Filing Company:</i>	<i>AAA Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>45531</i>
<i>Company Tracking Number:</i>	<i>GIWL RATES - 2010</i>		
<i>TOI:</i>	<i>L071 Individual Life - Whole</i>	<i>Sub-TOI:</i>	<i>L071.201 Early Duration Reduced Benefit - Level Premium - Any Policy Design</i>
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<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Flesch Certification		No
<b>Supporting Document</b>	Application		No
<b>Supporting Document</b>	Life & Annuity - Acturial Memo		No
<b>Supporting Document</b>	Cover Letter		Yes

<i>SERFF Tracking Number:</i>	<i>AAAL-126602953</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>GIWL RATES - 2010</i>		
<i>TOI:</i>	<i>L071 Individual Life - Whole</i>	<i>Sub-TOI:</i>	<i>L071.201 Early Duration Reduced Benefit - Level Premium - Any Policy Design</i>
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## Supporting Document Schedules

		Item Status:	Status Date:
<b>Bypassed - Item:</b>	Flesch Certification		
<b>Bypass Reason:</b>	Not applicable to this fiing		
<b>Comments:</b>			
		Item Status:	Status Date:
<b>Bypassed - Item:</b>	Application		
<b>Bypass Reason:</b>	Not applicable to this filing		
<b>Comments:</b>			
		Item Status:	Status Date:
<b>Satisfied - Item:</b>	Cover Letter		
<b>Comments:</b>			
<b>Attachment:</b>			
	AR Rate filing cover letter.pdf		



Barbara G. Hassell, AIRC  
Compliance Specialist II

17900 N. Laurel Park Drive  
Livonia, Michigan 48152-3985  
Phone: 734-779-2942  
Fax: 734-805-6282  
[bhassell@aaalife.com](mailto:bhassell@aaalife.com)

April 27, 2010  
Arkansas Department of Insurance

RE: **AAA Life Insurance Company**  
**NAIC No.: 71854; FEIN: 52-0891929**

Rate Filing – Modified Whole Life Insurance

Dear Reviewer:

Enclosed for your review and approval are revised rates for the forms listed below. These rates apply to forms which were previously approved for use in your state as follows:

Form	Approved	SERFF Tracking No.
A80065AR	9/29/2005	USPH-6FYNQT198

Included are Actuarial Memoranda and Rate information.

These rates are exempt from filing in Michigan, our state of domicile.

To the best of our knowledge and belief, this submission complies with all the relevant statutes and regulations of your state. It includes nothing that has been previously objected to or disapproved by your Department.

Thank you for your time and consideration in regard to this filing. Should you have any questions, or require any additional information to complete your review, please contact me directly.

Sincerely,

Barbara G. Hassell, AIRC  
Compliance Specialist II



INSURANCE MARKETPLACE  
STANDARDS ASSOCIATION